

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/19/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
 See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Joseph Zita
 aka Michael J. Zita
 181 Herrick Road
 Riverside, IL 60546

Case Number: 15-21351
 Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
 nos:
 xxx-xx-7628

Attorney for Debtor(s) (name and address):

Paul M Bach
 Sulaiman Law Group, Ltd.
 900 Jorie Boulevard
 Suite 150
 Oak Brook, IL 60523
 Telephone number: (630)575-8181

Bankruptcy Trustee (name and address):

Tom Vaughn
 55 E. Monroe Street, Suite 3850
 Chicago, IL 60603
 Telephone number: 312 294-5900

Meeting of Creditors:

Date: **July 15, 2015**

Time: **01:00 PM**

Location: **55 East Monroe, Suite 3850, Chicago, IL 60603**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **10/13/15**

For a governmental unit (except as otherwise provided in Fed. R.
 Bankr. P. 3002(c)(1)): **12/16/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan and Attorney Fees

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation and to consider a request by debtor's counsel for payment of legal fees will be held:

Date: **August 25, 2015**, Time: **10:30 AM**, Location: **219 South Dearborn, Courtroom 742, Chicago, IL 60604**

The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00

If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/14/15

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

Eastern Division
 219 S Dearborn
 7th Floor
 Chicago, IL 60604
 Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
 Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: June 22, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Michael Joseph Zita
 Debtor

Case No. 15-21351-CAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dsirmons
 Form ID: b9i

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Jun 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2015.

db
 23411914 +Michael Joseph Zita, 181 Herrick Road, Riverside, IL 60546-2045
 +B Bruce Incorporated, c/o Drost Gilbert, Andrew & Apicella LLC,
 800 E. Northwest Highway, #1090, Palatine, IL 60074-6580
 23411913 +B Bruce Incorporated, C/O RA Rebecca Bruce, 9052 S. Loma Avenue,
 Oak Lawn, IL 60453-1467
 23411932 +CT Corporate System, RA for, Mortgage Electronic Registration Systems,
 208 South LaSalle Street, Suite 814, Chicago, IL 60604-1101
 23411915 +Capital Financial Bancorp, Inc., 1699 E. Woodfield Road, Suite 500,
 Schaumburg, IL 60173-4958
 23411916 +Capital Financial Bancorp, Inc., C/O RA Edward E. Reda Jr., 8501 West Higgins Suite 440,
 Chicago, IL 60631-2811
 23411920 +Central DuPage Hospital, 25 North Winfield, Winfield, IL 60190-1295
 23411919 Central Dupage Emergency Physician, Department 20 1098 PO Box 5940, Carol Stream, IL 60197
 23411923 +Codilis & Associates, 15W030 N. Frontage Road, Burr Ridge, IL 60527-6921
 23411924 +Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,
 Burr Ridge, IL 60527-6921
 23411929 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030
 23411930 +Cook County State's Attorney, 69 W. Washington, Suite 3200, Chicago, IL 60602-3174
 23411933 +D. Patrick Mullarkey (Tax Div DOJ), P.O. Box 55, Ben Franklin Station,
 Washington, DC 20044-0055
 23411935 +Dinatale Law Offices P L, 2501 DesPlaines Avenue, Riverside, IL 60546-1521
 23411936 +Drost Gilbert Andrew, APIC, 800 E Northwest H1090, Los Angeles, CA 90074-0001
 23411937 +Enhanced Recovery Company, LLC, C/O LEXISNEXIS Document Solutions,
 801 Adlai Stevenson Drive, Springfield, IL 62703-4261
 23411939 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23411940 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23411941 +Federal Emergency Management Agency, Management Agency, PO Box 10055,
 Hyattsville, MD 20782-8055
 23411942 +Health Care Recovery Solutions, 1515 190th Street, Suite 350, Gardena, CA 90248-4910
 23411943 +Healthcare Recovery Solution, 1515 W 190th Street S-35, Gardena, CA 90248-4319
 23411944 +Hoogendoorn and Talbot LLP, Anthony J. Kolt, 122 South Michigan Avenue, Suite 1220,
 Chicago, IL 60603-6263
 23411945 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
 CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, PO Box 19035,
 Springfield, IL 62794)
 23411946 Illinois Department of Revenue, Po Box 64338, Chicago, IL 60664-0338
 23411951 +Jay A. Andrew, Drost, Gilbert, Andrew & Apicella, LLC, 800 East NW Highway Suite 1600,
 Palatine, IL 60074-6519
 23411952 +Jay A. Andrew, Biebandt, & Dewald, PC, 1237 S. Arlington Heights Road,
 Arlington Heights, IL 60005-3142
 23411956 +Loyola University Health System, 2160 S First Avenue, Maywood, IL 60153-3328
 23411957 +Loyola University Medical Center, 2160 South First Avenue, Maywood, IL 60153-3328
 23411958 +Michelle Zita, 181 Herrick Road, Riverside, IL 60546-2045
 23411963 +Schaaf Window Co., Inc., C/O RA George Schaaf, 18445 Thompson Court,
 Tinley Park, IL 60477-6743
 23411964 +Schaaf Window Company, 18445 Thompson Court, Tinley Park, IL 60477-6743
 23411968 +Sprintcom, Inc., C/O RA Illinois Corporation Service, 801 Adlai Stevenson Drive,
 Springfield, IL 62703-4261
 23411969 +The Outsource Group, 3 Cityplace Drive, Saint Louis, MO 63141-7089
 23411970 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210
 23411971 +United States of America, c/o U.S. Attor, 219 South Dearborn Street, 5th Floor,
 Chicago, IL 60604-2029
 23411972 +W. Craig Fugate, Administrator of FEMA, 50 C Street SW, Washington, DC 20472-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecfbach@gmail.com Jun 23 2015 01:26:55 Paul M Bach, Sulaiman Law Group, Ltd.,
 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523
 tr +E-mail/Text: 341NOTICE@TVCH13.NET Jun 23 2015 01:28:53 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jun 23 2015 01:27:58 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 23411917 +EDI: AIS.COM Jun 23 2015 01:04:00 Capital One, N.A. *, c/o American Infosource,
 P.O. Box 54529, Oklahoma City, OK 73154-1529
 23411918 +EDI: CAPITALONE.COM Jun 23 2015 01:03:00 Capital One, N.A.*, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 23411921 +EDI: CHASE.COM Jun 23 2015 01:03:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 23411922 +EDI: CHASE.COM Jun 23 2015 01:03:00 Chase Card, 201 N. Walnut Street//Del-1027,
 Wilmington, DE 19801-2920
 23411928 +EDI: WFNNB.COM Jun 23 2015 01:03:00 Comenity Bank, P.O. Box 182273,
 Columbus, OH 43218-2273

District/off: 0752-1

User: dsirmons
Form ID: b9i

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Total Noticed: 64

Date Rcvd: Jun 22, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23411926 +EDI: WFNNB.COM Jun 23 2015 01:03:00 Comenity Bank, PO Box 182789,
Columbus, OH 43218-2789
23411925 +EDI: WFNNB.COM Jun 23 2015 01:03:00 Comenity Bank, 3100 Easton Square Place,
Columbus, OH 43219-6232
23411927 +EDI: WFNNB.COM Jun 23 2015 01:03:00 Comenity Bank, 220 W. Schrock Road,
Westerville, OH 43081-2873
23411931 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Jun 23 2015 01:28:22
Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590
23411938 +E-mail/Text: bknotice@ercollections.com Jun 23 2015 01:28:09 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Road, Jacksonville, FL 32256-7412
23411934 EDI: IRS.COM Jun 23 2015 01:03:00 Department of the Treasury,
Bureau of the Fiscal Service, PO Box 1686, Birmingham, AL 35201
23411953 +EDI: CHASE.COM Jun 23 2015 01:03:00 JPMorgan Chase Bank, N.A., 270 Park Avenue,
New York, NY 10017-2014
23411954 +EDI: CHASE.COM Jun 23 2015 01:03:00 JPMorgan Chase*, 270 Park Avenue,
New York, NY 10017-2014
23411955 +EDI: CBSKOHLS.COM Jun 23 2015 01:03:00 Kohl's Credit *, N56 W17000 Ridgewood Drive,
Menomonee Falls, WI 53051-7096
23411959 EDI: PRA.COM Jun 23 2015 01:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
23411960 EDI: PRA.COM Jun 23 2015 01:03:00 Portfolio Recovery Associates, Po box 12914,
Norfolk, VA 23541
23411961 +EDI: PRA.COM Jun 23 2015 01:03:00 Portfolio Recovery Associates, Inc,
120 Corporate Boulevard, Norfolk, VA 23502-4962
23411962 +EDI: Q3G.COM Jun 23 2015 01:03:00 Quantum3 Group LLC agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
23411965 EDI: NEXTEL.COM Jun 23 2015 01:03:00 Sprint, 6391 Sprint Parkway,
Overland Park, KS 66251
23411967 EDI: NEXTEL.COM Jun 23 2015 01:03:00 Sprint, PO Box 7949, Overland Park, KS 66207
23411966 +EDI: NEXTEL.COM Jun 23 2015 01:03:00 Sprint, PO Box 3827, Englewood, CO 80155-3827
23411973 +EDI: WFNNB.COM Jun 23 2015 01:03:00 World Financial Network Bank, PO Box 182273,
Columbus, OH 43218-2273
23411974 +EDI: WFNNB.COM Jun 23 2015 01:03:00 World Financial Network National Bank, BK Department,
P.O. Box 182125, Columbus, OH 43218-2125
23411975 +EDI: WFNNB.COM Jun 23 2015 01:03:00 World Financial Network National Bank,
1 Righter Parkway Suite 100, Wilmington, DE 19803-1533
23411976 +EDI: WFNNB.COM Jun 23 2015 01:03:00 World Financial Network National Bank,
3100 Easton Square Place, Columbus, OH 43219-6232

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23411949* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Department of Treasury,
Kansas City, MO 64999)
23411950* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Federal Payment Levy Program,
Stop 5050, Annex 5, PO Box 219236, Kansas City, MO 64121)
23411948* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 802503, Cincinnati, OH 45280)
23411947* Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: dsirmons
Form ID: b9i

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2015 at the address(es) listed below:

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Paul M Bach on behalf of Debtor Michael Joseph Zita ecfbach@gmail.com,
ECFNotice@sulaimanlaw.com;Courtinfo@Sulaimanlaw.com;bkycourtinfo@gmail.com;Paul@BachOffices.com;m
badwan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexp
ress.info
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 3